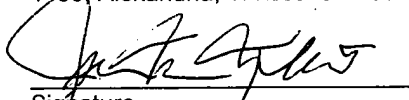




115 3624

In re the Application of: <b>Patrick S. Cunningham</b>	Date: <b>16 June 2008</b>
Serial Number: <b>09/777,353</b>	Group Art Unit: <b>3624</b>
Filed: <b>5 February 2001</b>	Examiner: <b>Karmis, Stefanos</b>
Title: <b>"An Application And Payment Database System For Lenders And Builders And Method Therefor"</b>	Attorney Docket No: <b>8134-A-1 (formerly 3201P2284)</b>

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop AF, Commissioner For Patents, P.O. Box 1450, Alexandria, VA 22313-1450: On 16 June 2008

  
Signature

16 June 2008  
Date of Signature

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## RESPONSE

Sir:

This Response responds to the Non-Final Office Action mailed 20 March 2008 (hereinafter this Non-Final Office Action).

A Listing of Claims begins of page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.

The PTO did ~~not~~ receive the following listed item(s) document as-is